Graduating early?
If you will be graduating early as a result of taking classes during the summer term, you may be able to use one of your academic scholarship semesters to apply toward the tuition for the summer term. Visit [www.baylor.edu/sfs/appeals](http://www.baylor.edu/sfs/appeals) and select “Scholarship Appeal” to access the exception form to submit a request to use a semester of your academic scholarship in the summer. Once submitted the application will be reviewed for eligibility and you will receive updates through BearWeb.

What type of financial aid is available for summer terms?
Generally, the following financial aid is available during the summer:

- **Federal Direct Loans**: Through completing your FAFSA application, your eligibility for federal direct subsidized and unsubsidized loans will be determined. If you have not already reached your annual limit during the Fall and Spring semesters, you may be able to use these loan types to cover summer costs.
- **Federal PLUS Loans**: To apply for a Plus loan visit [studentaid.gov](http://studentaid.gov). This loan requires a credit check, along with the FAFSA application to determine eligibility.
- **Alternative Loans**: Alternative Loans can be applied for at the lender of your choice. Interest rates and terms will vary. Please visit [www.baylor.edu/sfs/alternative](http://www.baylor.edu/sfs/alternative) for more information on this loan type, as well as a list of preferred lenders for your reference.
- **Outside Scholarships**: Outside scholarships can be a great source of additional aid. On our outside scholarships webpage, located at [www.baylor.edu/sfs/outsideschps](http://www.baylor.edu/sfs/outsideschps), you will find a link to search engines, tips for winning scholarships, as well as how to report outside scholarships.
- **Federal Work-Study**: FAFSA results will determine eligibility for Federal Work-Study. If eligible, students may interview for available positions and work up to the established number of hours per week, as set by the Office of Student Employment.

What is the minimum number of hours I can be enrolled to receive aid?

- **Federal Financial Aid**: For Federal Direct and PLUS loans, and Federal Work-Study, you must be enrolled in at least half-time (six hours for undergraduates) to receive federal financial aid.
- **Alternative Loans**: Alternative loans will vary. Please review the loan terms for minimum number of hours.
- **Scholarships**: Scholarships vary. For questions on minimum number of hours, see the scholarship criteria.